

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. **10-20934**

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth Alan Ralphs
1092 North 800 West
Orem, UT 84057

Camille C Ralphs
1092 North 800 West
Orem, UT 84057

Social Security No.:
xxx-xx-5530

xxx-xx-5600

Employer's Tax I.D. No.:

Petition date: 1/29/10

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/13/10

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 10-20934

User: deed
Form ID: rab18j

Page 1 of 1
Total Noticed: 26

Date Rcvd: May 13, 2010

The following entities were noticed by first class mail on May 15, 2010.

db/jdb +Kenneth Alan Ralphs, Camille C Ralphs, 1092 North 800 West, Orem, UT 84057-3030
aty +Aaron M. Waite, The Cooper Castle Law Firm, LLP, 678 Vine Street, Unit 10,
Murray, UT 84107-5500
aty +Jacob R. Powell, Scribner & McCardless P.C., 2696 N. University Ave. ste #220,
Provo, UT 84604-3885
ust +United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300,
Salt Lake City, UT 84111-3402
cr +Washington Mutual Bank, FSB and any succ, The Cooper Castle Law Firm, LLP,
820 S. Valley View Blvd, Las Vegas, NV 89107-4411
6830650 +1st National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
6830651 +Alpine Credit Union, 1510 North State St, Orem, UT 84057-2540
7020770 +American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
6830654 +Chase, PO Box 7090, Mesa, AZ 85216-7090
6830656 +Citi Cards / Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
6953436 +First National Bank of Omaha, 1620 Dodge St, Stop Code 3105, Omaha, Nebraska 68102-1593
6830647 +Mortgage Service Center, 4001 Leadenhall Rd, Mount Laurel, NJ 08054-4611
6955443 +PYOD LLC its successors and assigns as a, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
6999315 RC WILLEY FINANCIAL SERVICES, PO BOX 65320, SALT LAKE CITY, UT 84165-0320
6830648 +RC Willey Home Furnishings, 2301 South 300 West, Salt Lake City, UT 84115-2516

The following entities were noticed by electronic transmission on May 13, 2010.

tr +EDI: QPGJONES.COM May 13 2010 19:13:00 Philip G. Jones tr, 853 West Center Street,
Orem, UT 84057-5201
6830652 +EDI: AMEREXPR.COM May 13 2010 19:13:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
6830653 +EDI: BANKAMER2.COM May 13 2010 19:13:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
6830655 +EDI: CHASE.COM May 13 2010 19:13:00 Chase Bank USA, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
6949598 EDI: CHASE.COM May 13 2010 19:13:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
6830657 EDI: DISCOVER.COM May 13 2010 19:13:00 Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850
6929648 EDI: DISCOVER.COM May 13 2010 19:13:00 Discover Bank, Dfs Services LLC, PO Box 3025,
New Albany, Ohio 43054-3025
6847534 EDI: RMSC.COM May 13 2010 19:13:00 GE Money Bank, Care of Recovery Management Systems Corp,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
6830658 +EDI: RMSC.COM May 13 2010 19:13:00 GEMB / Sams Club DC, PO Box 981400,
El Paso, TX 79998-1400
6830659 EDI: RMSC.COM May 13 2010 19:13:00 Green Tree Servicing LLC, 332 Minnesota St Ste 610,
Saint Paul, MN 55101
6830649 +EDI: WFFC.COM May 13 2010 19:13:00 Wells Fargo Bank NV NA, PO Box 31557,
Billings, MT 59107-1557

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2010

Signature:

